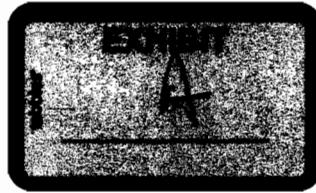


HSBC Insurance

200 Somerset Corporate Blvd.
Suite 100
Bridgewater, New Jersey 08807



14

Date: August 6, 2009

MARY W DOWNING
1203 MORELAND AVE
DURHAM, NC 27707-1259

.....

RE: Beneficial Finance Corporation, member HSBC Group, Account # - 0016423964

Dear MARY W DOWNING:

Your insurance coverage terminated on 08/05/2009 due to nonpayment of premium. To reinstate your insurance you must remit all past due premium and the current month's premium for each insurance coverage you wish to reinstate, as indicated below:

Past due premium amounts:	Present month's premium amounts:
\$0.00 Life Insurance	\$0.00 Life Insurance
\$151.68 Disability Insurance	\$50.56 Disability Insurance
\$0.00 Unemployment Insurance	\$0.00 Unemployment Insurance
\$0.00 RELI Insurance	\$0.00 RELI Insurance

Although our Optional Credit Insurance Disclosure form allows us to terminate all of your insurance coverage(s), we will give you the option to choose if you would like to continue with one or all of them. Please remit your past due insurance premium(s) and your current month's insurance premium for the coverage(s) you wish to reinstate within 31 days of the date of this letter. Please see below for total amount(s) due and provide your initials on the appropriate line for coverage(s) you wish to reinstate. Be sure to include the bottom portion of this letter with your payment and use the enclosed return envelope. Please write your account number on your check to insure proper account crediting.

If you have any questions, please contact your branch office at 919-490-5151.

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you have already made your payment, thank you and please disregard this notice.

4FMP (12/07)

4FMP (12/07)

*(Tear off on the dotted line and return this premium notice with your payment)
(Please do not round dollar amount when remitting payment)*

Past Due Insurance Premium Remittance Notice

Amount Required to Reinstate:

MARY W DOWNING
1203 MORELAND AVE
DURHAM, NC 27707-1259

Initial Below:

_____ Life Insurance:	\$0.00
_____ Disability Insurance:	\$202.24
_____ Unemployment Ins:	\$0.00
_____ RELI Insurance:	\$0.00
TOTAL:	\$202.24

Beneficial Finance Corporation, member HSBC Group, Account # - 0016423964

90 Days Letter



Statement for
MARY W DOWNING

Account Number
0016423964

Payment Detail

Your payment due 03/07/09

Principal & Interest	901.26
Total Optional Ins	50.56
DISABILITY	50.56
Standard Payment	951.82
Past Due Amount	951.82
Payment Due	\$1,903.64

Account Summary

Summary as of 02/18/09

Balances Owed

Principal Balance¹ **86,716.10**

1) Your Principal Balance is not a payoff amount. To receive information on paying off your loan, please call us at 800-957-0003 or visit www.beneficial.com.

It's tax time.

Save time—get your 1098 mortgage interest statement online.



Visit

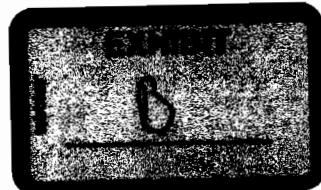
www.beneficial.com

Recent Activity

Account activity since last statement

Date	Description	Total Amount	Principal	Interest	Total Escrow	Advance	Insurance Premium	Late Charge	Other Fees	Unapplied Funds
01/30/09	MORTGAGE PYMT	987.87	159.20	742.06				36.05		
01/30/09	DISABILITY INSURANCE						50.56			

Page 1 of 2



MT256E (11/08)

Payment Coupon

Make checks payable to : Beneficial
Always write your account number on your check.

Enclose this coupon with your payment.

Account Number: **0016423964**
Payment Due Date: **Mar 07, 2009**
Payment Due: **\$1,903.64**

Please check here for change of address & complete other side

Amount Enclosed: \$

MARY W DOWNING
1203 MORELAND AVE
DURHAM, NC 27707-1259

Beneficial
P.O. Box 5233
Carol Stream, IL 60197-5233

